

THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS

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*Ruth Ann Minner, Governor
Dr. Harriet Smith Windsor, Secretary of State*

*Robert D. Marcinkowski, Chairman
Antonio Davila, Executive Director*

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CHAIRMAN'S UPDATE

Our goal towards funding the design and construction of the Veterans Home continues with not only the new law which will allow individuals to make a donation for the Home by using a check off box on the Delaware State income tax returns, but also with donations from individuals, veteran's organizations and businesses. Contributions should be sent to the following address with the check made out to: *Delaware Veterans Home Fund, Department of State, 401 Federal Street, Suite 3, Dover, DE 19901*. Please be sure that you indicate that the contribution is for the Delaware Veterans Home Fund. Additionally, members of the Commission and veterans' organizations have now briefed New Castle, Kent, and Sussex County officials on the need for the home, and seeking possible county council assistance in the form of both land and financial support. We continue to need YOUR support as individuals, in an unrelenting contact of your elected officials and those seeking election. YOU must let them know of our goal to have the State commit funding for the construction of a Veterans Home. Any means of communication will do. Write to them, call them, e-mail them, or visit them to get their committed support. Let's continue to make this project the forefront of every conversation we have both within our veteran's organizations and with your legislators. Thank you in advance for your continued efforts in helping us with this funding task. Together, we will reach our goal!

Sincerely,
Robert D. Marcinkowski, Chairman

VETERANS BUSINESS CONFERENCE

SATURDAY, NOVEMBER 23, 2002

SEE DETAILS ON PAGE 14

THOUGHT FOR THE QUARTER
“It’s getting so that take-home pay can barely survive the trip.”

MUSICAL SALUTE TO THE MILITARY

The Delaware National Guard Retired Officers’ Association (DNGROA) will sponsor a “Musical Salute To The Military” on **Sunday, November 10, 2002**, at the Rollins Entertainment Center at the new Dover Downs Hotel and Conference Center (see www.doverdownshotel.com). This will be a two-hour Salute, which will begin at 1:30 PM and will feature the Delaware National Guard’s 287th Army Band (45 piece). It will be a no-charge event, open to the public and with particular invitation to all who have served or are currently serving in the military. The program will recognize the service and sacrifices of the men and women who have served in any of the branches of the military from the Revolutionary War to the present and will be followed by a reception in Ballroom A with cash bars and complimentary refreshments. Although this is a no-charge event, tickets will be required for admittance as approximately 1200 attendees are expected. The free tickets can be obtained, two per caller, by calling toll free 1-877-402-2712 after August 15, 2002. Tickets will be available on a first come, first call basis and will be mailed approximately October 15, 2002, together with any late information. The wearing of your proper fitting military uniform is encouraged. It is anticipated that some attendees may wish to stay over on Sunday evening. Arrangements have been made with the hotel for a reduced room rate for the evening for which reservations can be made by calling toll free 1-886-368-3696 anytime prior to October 15, 2002, after which the regular room rates will prevail. Ask for account #“DNG 1102.” The DNGROA is a non-profit volunteer organization. This event is made possible with the support of Major General Francis D. Vavala, The Adjutant General of Delaware, who has provided the 287th Army Band; The Mayor of Dover, The Honorable James L. Hutchison, who has provided invaluable civic support; Mr. Dennis McGlynn, the CEO of Dover

Downs Entertainment, who has provided the rent-free use of the Rollins Entertainment Center and the

Delaware River and Bay Authority, which has provided a financial grant to support the event. For further information, please contact Colonel (Ret) Glenn M. Watson, (302) 422-9325, or e-mail to jeweleria@aol.com. (*Delaware National Guard Retired Officers Association, August 6, 2002*).

VETERANS DAY SERVICES

The Delaware Commission of Veterans Affairs and Delaware Veterans, Inc. will host Veterans Day Services on **Monday, November 11, 2002**. The service will be at the Memorial Bridge Plaza, Delaware Memorial Bridge, New Castle, Delaware, and will begin at 10:30 AM. Following the service, a luncheon will be held at the Holiday Inn-Wilmington/Newark, 1203 Christiana Road, Newark, DE. For further information, call 1-800-344-9900 or (302) 739-2792.

DELAWARE KOREAN WAR VETERAN ASSOCIATION PLANS MEMORIAL

July 27, 2003 marks the 50th anniversary of the signing of the Armistice of the Korean War. This war, known as “the forgotten war”, stopped the spread of communism and prevented World War III. There were over 54,000 casualties from the United States, of which 61 men from Delaware paid the supreme sacrifice. The Korean War Veterans Association has begun a fundraising drive to raise \$75,000 to erect a Delaware State Memorial to our fallen comrades. This Memorial will be located at The Plaza by the Delaware Memorial twin bridges, at the Veterans Memorial Park. Donations to this worthy cause can be sent to:

Korean War Memorial Fund of Delaware
P.O. Box 22
Townsend, DE 19734

Our goal is to dedicate the memorial on the 50th anniversary of this war, next July, so there is some urgency to our request. If you have any questions, please feel free to contact Jay Weber at (302) 737-5946. Your help will be greatly appreciated.

(Jay Weber, Chairman, Korean War Memorial Fund)

MILITARY RESERVISTS DISASTER LOAN APPLICATION NOW AVAILABLE ON-LINE

Small businesses that employ military reservists who are called to active duty, and are interested in applying for a Military Reservist Economic Injury Disaster Loan (MREIDL) may now download the application from the U.S. Small Business Administration's Web site. The MREIDL program provides loans to eligible small businesses to cover operating expenses that would have been met, but cannot be met because an essential employee was called to active duty during a period of military conflict in his or her role as a military reservist. "With the possibility of continued conflict in America's war on terrorism, men and women from across the country who serve in America's reserve military forces will answer the call to support the nation's military effort," said SBA Administrator Hector V. Barreto. "Some of these men and women may be key employees at small businesses, and their call-up, even for a short period of time, can have a financial impact on small companies," Barreto added. "This low-interest loan program can provide the money necessary to support these small businesses, and the availability of the on-line form will simplify the application process." To download the application, visit the Web site at www.sba.gov/

disaster. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially affected by the loss of a key employee. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that cannot otherwise be paid. The interest rate on these loans is 4 percent, with a maximum term of 30 years. The SBA determines the amount of economic injury, the term of each loan and the

payment amount, based on the financial circumstances of each borrower. The filing period begins the date the essential employee is ordered to active duty and ends 90 days after the date the employee is discharged from active duty. Businesses interested in applying for an economic injury disaster loan can contact one of the four SBA disaster area offices to obtain an application. Below are the phone numbers for the offices, and the states each office serves:

Niagara Falls, NY 14303 1-800-659-2955
(Connecticut, District of Columbia, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands, Virginia and West Virginia)

Atlanta, GA 30308 1-800-359-2227
(Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Minnesota, Mississippi, North Carolina, Ohio, South Carolina, Tennessee and Wisconsin)

Ft. Worth, TX 76155 1-800-366-6303
(Arkansas, Colorado, Iowa, Kansas, Louisiana, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah and Wyoming)

Sacramento, CA 95853-4795 1-800-488-5323
(Alaska, American Samoa, Arizona, California, Commonwealth of the Northern Mariana Islands, Federated States of Micronesia, Guam, Hawaii, Idaho, Nevada, Oregon, Republic of the Marshall Islands and Washington)

(SBA News Release, October 10, 2002)

SEVERELY DISABLED VETERANS GET HEALTH CARE PRIORITY FROM VA

The Department of Veterans Affairs is establishing priority access to health care for severely disabled veterans under new regulations recently announced. "It is unacceptable to keep veterans with service-connected medical problems waiting for care," said Secretary of Veterans Affairs Anthony J. Principi. "These veterans are the very reason we exist, and everything we do should focus first on their needs." The new regulation is being implemented in two

phases. Under the first phase, which is being implemented immediately, VA will provide priority access to health care for veterans with service-connected disabilities rated 50 percent or greater. This new priority includes hospitalization and outpatient care for both service-connected and non-service-connected treatment. VA will continue to treat immediately any veteran needing emergency care. In the second phase, which will be implemented next year, VA will provide priority access to other service-connected veterans for their service-connected conditions. The number of veterans using VA's health care system has risen dramatically in recent years, increasing from 2.9 million in 1995 to a projected 4.4 million in 2002. An additional 600,000 veterans are projected to enroll in VA health care in 2003. Unable to absorb this increase, VA has more than 280,000 veterans on waiting lists to receive medical care. Although VA operates more than 1,300 sites of care, including 163 hospitals and more than 800 clinics, the increase in veterans seeking care outstrips VA's capacity to treat them. "VA provides the finest health care in the country, but if a veteran cannot see a doctor in a timely manner, then we have failed that veteran," said Principi. "I will work to honor our commitment to veterans," he added. "But when it comes to non-emergency health care, we must give the priority to veterans with severe service-connected disabilities." (*Department of Veterans Affairs, October 3, 2002*)

RED, WHITE & BLUE GALA

A Fundraiser for *Operation Uplink*: Sponsored by the Department of Delaware, Veterans of Foreign Wars and its Ladies Auxiliary.

SATURDAY, NOVEMBER 23, 2002

DOVER SHERATON HOTEL

COCKTAILS 6:00-7:00 PM

DINNER AT 7:00-9:00 PM

DANCING and FUND RAISING EVENTS

9:00 PM- 12:00 AM

DRESS: SEMI-FORMAL

TICKETS: \$35.00

MUSIC

Operation Uplink is a "Veterans of Foreign Wars" program that supplies pre-paid phone cards to our military heroes. Since the program began in 1996, *Operation Uplink* has provided more than 7.5 million minutes of free long-distance calling cards to hospitalized veterans and active-duty military personnel, activated National Guard / Reserve units and their families. Our primary purpose is to reach as many of those as possible that have been torn from their families since the tragedy of September 11th and allow them to reach out and touch someone. For more information on *Operation Uplink* check the VFW web site at www.vfw.org, e-mail jdickerson@vfw.org, or call 1-800-479-5228. Tickets may be purchased by sending a check made payable to the "Department of Delaware, VFW", memo to "RWB GALA" and mail to Jesse E. Kitson, State Asst A/Q, 147 Daffodil Dr., Magnolia, DE 19962. The deadline for ordering tickets is November 15, 2002. (*Department of Delaware, VFW & Auxiliary*).

MONUMENTS COMMISSION WANTS PHOTOS

The American Battle Monuments Commission (ABMC) wants to put more faces with names. Nearly 37,000 Americans lost their lives fighting in the Korean War. Of those 8,100 are listed as missing in action or lost or buried at sea. The names of 36,568 Americans who lost their lives during the Korean War are located in a computer database kiosk at the Korean War Veterans Memorial on the Mall in Washington, DC. But the names are missing faces – lots of them. "About 85 percent of the entries don't have a picture," Martha Sell ABMC director of operations, said. "It is real important for the family for historical purposes. Plus it makes the certificate more complete and personal." By entering pertinent information on the database, the customer will receive an honor roll certificate that includes a picture of the veteran. The Commission wants family members and friends to send in photos regardless of size, color or number of people in the picture. Pictures can be sent to the following address:

American Battle Monuments Commission
Courthouse Plaza II St. 500
2300 Arlington Blvd.
Arlington, VA 22201

Sell said the database is updated quarterly. The commission administers, operates and maintains 27 memorials, monuments or markers including the Korean War Veterans Memorial in Washington, DC. The Korean War Veterans Memorial's 19 stainless steel statues were sculpted by Frank Gaylord of Barre, VT and cast by Tallix Foundries of Beacon, NY. They are approximately seven feet tall and represent an ethnic cross section of America. The advance party has 14 soldiers, three marines, one sailor and one airman. The statues stand in patches of Juniper bushes and are separated by polished granite strips, which give a semblance of order and symbolize the rice paddies of Korea. The troops wear ponchos covering their weapons and equipment. The ponchos seem to blow in the cold winds of Korea. The ABMC has two major subordinate regions: The European Region in Paris, France and the Mediterranean region in Rome, Italy. (*Georgia Veterans Bulletin, April-June 2002*)

STARS & STRIPES HEALTH CARE NETWORK (VISN 4) CARES UPDATE

This is an update on the status of the CARES planning initiative in the VA Stars & Stripes Healthcare Network. Step 1 of the 9-step CARES process has now been completed. During this phase, Market Areas for our network were defined. Market Areas are the geographical boundaries served by our network's medical facilities. These Market Areas will be used when determining how to best align VISN 4's health care services and locations with the anticipated needs of veterans living within our service area over the next two decades. After a critical analysis of patient, population, and geographic data, two Market Areas were defined in VISN 4: one on the eastern side of our Network and one on the western side. These two Market Areas reflect the service areas and patient referral patterns that have existed within our

VISN since it began. The WEST Market Area includes VA Pittsburgh Healthcare System as the "hub" provider and the four "spoke" (or referring) VA Medical centers in Altoona, Butler, Clarksburg, and Erie. Community-based Outpatient Clinics (CBOCs) belonging to each of these facilities are also within this Market Area. The EAST Market Area includes Philadelphia VA Medical Center as the hub facility, the four "spoke" VA medical centers in Coatesville, Lebanon, Wilkes-Barre, and Wilmington, and the CBOCs for these five medical facilities. Several counties within this geographic area were described as being a CENTRAL sub-market of the EAST Market Area due to their particular patient referral patterns. The completion of Step 1 is the latest piece of important news we have about CARES. We will keep you informed about other significant CARES developments in our Network as they occur. (*Dr. Lawrence A Biro, Network Director, Sept 24, 2002*)

SCHOOL PHYSICALS COVERED

Under the 2001 National Defense Authorization Act, TRICARE will cover physical examinations required for school enrollment. The new benefit applies to all TRICARE-eligible beneficiaries ages 5 through 11, but it does not cover sports physicals. The effective date for the benefit was Oct. 30, 2002. To file a claim for this reimbursement, they should attach the receipt and related paperwork to claim form and send it to their regional managed care support contractor. TRICARE regards school physicals as preventive services. TRICARE Prime enrollees will not have co-payments or need referrals or authorizations from their primary care managers unless they go to a non-network provider. TRICARE Standard and Extra beneficiaries do not have to get referrals, but they will have to pay applicable cost shares and deductibles for the school physicals. Beneficiaries may download claim forms from the TRICARE Web site at <http://www.tricare.osd.mil/claims/default.htm> or contact a local TRICARE Service Center. A Worldwide TRICARE Service Center directory is

available online at <http://tricare.osd.mil/tricare/servicecenters/efault.cfm> (TRICARE News Release No. 02-21 at <http://www.tricare.osd.mil>).

WWII MEMORIAL CONSTRUCTION UPDATE

Construction of National World War II Memorial is progressing on schedule for completion and dedication in the spring of 2004. Work began at the memorial site on the National Mall in late August 2001. Now almost 12 months into the 30 month construction schedule, the joint venture of Tompkins Builders and Grunley-Walsh Construction has completed site preparation (site surveys and installation of project trailers, temporary parking and utilities, and security fencing); tree protection, relocation and removal; erosion control measures; and much of the utility relocation work planned in the construction area. The first phase in building the foundation of the memorial constructing a concrete cutoff (slurry) wall extending from ground level down to bedrock-began early in February will continue for several months. The slurry wall serves a dual function of providing a barrier to prevent migration of groundwater under the memorial and anchoring the outside perimeter of the foundation. Granite for the memorial architectural elements should begin arriving early next year. The memorial has now received more than \$184 million in total cash and pledges, of which about \$25 million is from the federal government or earned interest. Although the American Battle Monuments Commission wrapped up major fund-raising activity, individuals continue to support the current and future needs of the

memorial with financial contributions. The response to the memorial fund-raising campaign over the past five years has been remarkable.

(*Georgia Veterans Bulletin*, April-June 2002)

IMPACT OF ASBESTOS LITIGATION GROWS IN COMMUNITY, COURTS AND ECONOMY

Many veterans are only now confronting the deadly effects of the asbestos that was widely used in World War II as a fire retardant and insulation material. Several million people employed in U.S. shipyards and U.S. Navy veterans were exposed to asbestos products during the war. Mesothelioma, the most deadly form of asbestos-related cancer, often does not emerge until 30-40 years after a person is exposed. As a result, veterans and workers exposed to asbestos materials commonly used in boilers, electrical wires and brake pads in the 1940s and 50s are now developing signs of the deadly illness. Veterans seeking help with costs for asbestos-related illnesses have two options. Those who turn to the Veterans Administration can face a cumbersome, bureaucratic process and must demonstrate evidence of asbestos exposure during military service. The civil claims process can be even worse. Veterans seeking compensation in civil courts for their illnesses now confront an asbestos litigation system that has been flooded with "unimpaired" claims filed by people who fear they might become sick in the future. Sick and dying victims of asbestos-related illness are receiving dramatically delayed and reduced settlements because a flood of non-sick asbestos claims is choking the court system and bankrupting defendant companies. An estimated 200,000 asbestos claims are pending in state and Federal Courts across the country. Almost 150,000 new claims were filed nationally in the last two years alone. The flood of claims from non-impaired plaintiffs has already driven over 50 companies bankrupt, with sixteen defendant companies filing for bankruptcy since January 2000 alone. When companies facing an avalanche of asbestos claims are forced to file for bankruptcy protection, the truly sick victims receive less compensation. Elderly victims of asbestos-

related disease often suffer the most from the current system. As a result of the bankruptcies caused by asbestos litigation, they are often deprived of adequate compensation. Because they often live on fixed incomes, they cannot afford to stand in line with the non-sick, waiting for money that often arrives too late. Government disability compensation does not adequately cover the costly and intensive care required for Mesothelioma treatment. Almost everyone agrees the current asbestos litigation system is broken. The Supreme Court has called the rising tide of asbestos litigation an “elephantine mass” and has asked Congress twice to provide a legislative solution. If Congress does not address this crisis, the consequences for victims and the economy could be disastrous. To find out more concerning the impact of the asbestos litigation, contact your State’s Congressional delegation. In Delaware call Senator Biden (302) 573-6345, Senator Carper (302) 573-6291 and Congressman Castle (302) 428-1902.

**TRANSPORTATION SECURITY
ADMINISTRATION
Airport Security Screeners-Washington DC
Area**

Are you interested in being a part of the Transportation Security Administration’s world-class screener workforce while earning excellent salary and full time federal benefits? In an ongoing effort to create a federal transportation workforce, the Transportation Security Administration is recruiting Transportation Security Screeners and several other administrative, supervisory and management positions at the Washington DC-Dulles International airport, Ronald Reagan-Washington National airport and Baltimore, MD-International airport.

Transportation Security Screeners

(Salary: \$23,600-\$35,400+locality pay)

As a Transportation Security Screener, you will provide front line security for the protection of air travelers and commercial aviation assets by being responsible for:

- Identifying dangerous objects in baggage, cargo or passengers
- Use cutting edge electronic detection and imaging equipment

Full time positions receive full federal benefits which includes:

- Health & Life Insurance
- Retirement (Thrift Savings Plan)
- Annual Leave (Vacation Time)/Sick Leave
- Continual Learning
- Flexible Work Hours
- Commuter Benefits

For a full list of positions available and to begin the application process, go to the website at: www.tsa.dot.gov. If you need assistance because of a disability, please contact the Transportation Customer Service Center at 1-888-328-6172 (the TTY line is 1-877-343-9287).

**CHANGES FOR RETIRED, ANNUITY PAY
CENTER**

The Defense Finance and Accounting Service (DFAS) has just completed two projects combining the retired and annuitant pay centers and moving the mail handling operations. One project consolidated Retired and Annuity Pay in Cleveland, OH. Annuity Pay had been located in Denver, CO. DFAS reports that consolidation will provide more efficient processing of retiree casualty notifications and annuity establishments. Combining the centers will expand customer service hours for annuitants who can now speak to Customer Service Representatives between 7:00 a.m. and 7:30 p.m. Eastern Time, Monday through Friday. You can call DFAS Cleveland at 1-800-321-1080 or (216) 522-5955. Retirees can FAX inquiries to 1-800-469-6559. Annuitants can FAX inquiries to 1-800-982-8459. DFAS offers the following advice for calling the Retired and Annuity pay Contact Center.

\$ Have pencil and paper handy to write down information provided by the customer service representative and the representative’s name.

\$ Be prepared to provide the retiree’s or annuitant’s Social Security number for inquiries.

\$ Mondays and paydays (first business day of the month) are typically the busiest days of the week and month. Peak hours are between 10 a.m. and 2 p.m., Eastern Time. Customers have more success reaching DFAS during off-peak hours.

The second migration project relocated mail-handling operations to London, Kentucky. DFAS reports that the Kentucky facility has state of the art equipment that should ensure rapid mail handling. Mail handlers will create electronic images of the mail and transmit each piece of electronic mail to the appropriate section at Cleveland. Retirees and annuitants should use the following addresses, effective September 1. If you sent mail to the Cleveland or Denver address after that date, it will be forwarded to Kentucky for processing.

Retirees Defense Finance and Accounting Service, U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130

Annuitants Defense Finance and Accounting Service, U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131

DFAS recommends that you submit copies rather than original documents, when warranted, since they can't return your original documents. All correspondence should contain the retiree or annuitant's social security number. You can also e-mail your pay inquiries to DFAS. Log on to www.dfas.mil and click on Contact DFAS. Scroll down the page to the appropriate title, i.e., Retired Pay or Annuitant Pay. Scroll down and click on questions or comments. Select Military Retiree or Annuitant then fill out the data fields. After you have completed your inquiry, click Submit at the bottom of the page. All e-mail inquiries will be answered in five to seven business days. DFAS states that they offer a wide range of opportunities to contact them. They add that although their address and phone numbers have changed, their dedication to serving retirees and annuitants remains their top priority. They state they will continue to provide you with the best service possible to meet your needs. (*Army Echoes Issue 2, August 2002*).

VA COMBAT VET MEDICAL SERVICES

Combat veterans are now eligible for medical services for 2-years after separation from military service even if there is insufficient medical evidence to conclude that their illness is attributable to their military service. This new statutory 2-year period also allows for the collection of basic health information to aid in the evaluation of specific health questions such as difficult to explain illnesses. Veterans will be enrolled as priority category 6, and are not subject to co-payments for care. The 2-year eligibility period begins on the separation date of the service member from active duty military service. Care normally will not be provided with respect to a disability that is found to have resulted from a cause other than the military service in combat operations. Combat veterans seeking treatment for health conditions claimed to be related to combat operations will be evaluated clinically by means of a physical examination and appropriate diagnostic studies. In making this determination, the physician must consider that the following types of conditions are not ordinarily considered to be due to occupational or military activities:

1. Congenital or developmental conditions, e.g., scoliosis.
2. Conditions which are known to have existed before military service.
3. Conditions having a specific and well-established etiology and that began after military combat service, e.g., bone fractures occurring after separation from military service, a common cold, etc.

Eligible veterans from National Guard and Reservist forces who were activated and served during hostilities are provided these services. (*VHA Directive, September 11, 2002*)

ENSIGN IMPROVES MEDICARE FOR SENIORS

Senate bill benefits military retirees and seniors needing physical therapy. Sen. John Ensign (R-NV) announced that versions of two of his bills were included in the Senate's Medicare package, the

Beneficiary Access to Care and Medicare Equity Act of 2002. In a proposal that focuses overwhelmingly on supplying money to healthcare providers, these provisions focus directly on patient health care and access to such services. The first provision addresses a policy that hurts the oldest and sickest Medicare beneficiaries. It temporarily eliminates the outpatient therapy caps for Medicare patients by imposing a two-year moratorium. In September 2001, Ensign and Sen. Blanche Lincoln (D-AR) introduced a bill that would permanently repeal these caps. The caps currently in place force many seniors to ration or even skip necessary outpatient rehabilitation services. Without Congressional action, Medicare beneficiaries will continue to be faced with two separate caps, one \$1500 cap for occupational therapy and one \$1500 cap for physical therapy and speech-language pathology care. "In too many cases, \$1500 won't cover the cost of rehabilitation. We are sentencing seniors to institutions when what they need is proper rehabilitation," Ensign said. "When you compare the success of rehabilitation and prevention to the failure and financial cost of institutionalization, the answer is clear." The second provision will grant military retirees full access to TRICARE benefits. The provision will waive the late enrollment penalty for military retirees and their dependents that sign up for Medicare Part B in 2003. It will also permit year-round enrollment through 2003 so that retirees can access the new benefits immediately. Under current law, individuals who do not enroll in Medicare Part B when initially eligible can only sign up during the open enrollment period, which runs annually from January 1 until March 31. "Our military retirees, who gave so much of their lives to our country, deserve access to the best healthcare benefits without being penalized for changes in the system," Ensign said. "This legislation will alleviate a tremendous burden for our servicemen and servicewomen." The Floyd A. Spence National Defense Authorization Act was enacted in October of 2000. It extended TRICARE eligibility to military retirees over the age of 65. However, in order to participate in the TRICARE program,

recipients must be enrolled in Medicare Part B, which covers physician services, outpatient hospital care, and ancillary services. Under the current law, individuals who do not enroll in Medicare Part B when first eligible must pay a 10% penalty for every year they do not participate. The Medicare Part B monthly premium for 2002 is \$54. The Department of Defense estimates that 90,000 military retirees are subject to the late enrollment penalty. America's military retirees could not have anticipated the changes that have taken place in the military health system since 1996, when DOD replaced CHAMPUS with TRICARE, and could not have known that participation in TRICARE after age 65 would eventually require Medicare Part B enrollment. (*Office of U.S. Senator John Ensign, October 1, 2002*)

UNCLAIMED PENSIONS/REFUNDS

Experts estimate that as many as 5% of Americans who are due pension benefits are not receiving them. These are people who got new jobs, moved or remarried and changed their names, never bothering to notify former employers of their whereabouts. The bottom line is that millions of dollars of retirement checks are going unclaimed. To see if you may be entitled, check out www.kantrowitz.com. This website will also lead you to other government cites for refunds. HUD and SSA also have websites for locating unclaimed checks at www.hud.gov and www.ssa.gov. Workers might not realize that they were accruing benefits because they worked for a small employer who didn't do a good job of communicating plan benefits or they may have lost track of an employer that was purchased or merged into another company. Pension Benefit Guaranty Corp. at www.pbgc.gov operates an online search tool for lost pensioners whose plans were taken over by regulators because the company filed for bankruptcy protection or dissolved its plan. In 1984 a law was passed to protect spousal rights under pension law. Surviving spouses of individuals who earned a pension after that point also could be due benefits. Today most plans require five years of employment

to become vested in, or fully entitled to, a company pension. However, before the mid-1980's, it typically took 10 years; and before the Employee Retirement Income Security Act was passed in 1975, many companies provided pensions only if you worked for them until you retired. Thus, the older the work history, the less likely you are to have a vested pension. If you're certain you're owed a pension, but you can't find the company or can't persuade the benefit's representatives to help you, contact a pension-counseling project. There are 10 such projects nationwide. (*RSO Fort Douglas UT Newsletter, August 2002*).

WANTED: AFRICAN-AMERICAN VETERANS OF THE WORLD WARS AND THEIR FAMILIES

I am in the process of writing a book about African-Americans who served in the World Wars. I am interested in interviewing any veterans and/or their families willing to share their experiences. Please contact Lisa Daniels at (866) 206-9066, ext. 6672.

MOBILIZATION CATEGORIES

Service members collecting military pensions and benefits from active or reserve duty are placed in the Retired Reserve. This Status includes:

- ✱ Retired reservists eligible for pay called "gray-area reservists" who have not reached their 60th birthday and, thus, are not qualified to collect retirement pay.

- ✱ Active duty enlisted retirees of the Army and Air Force who have completed 20 years, but less than 30, of combined active and inactive service. Once they reach 30 years of service they are fully retired.

- ✱ Retired enlisted members of the Navy and Marine Corps with 20 years, but not yet 30, of total service are part of the Fleet Reserve or Fleet Marine Reserve. After reaching the 30-year mark, they can be put on the retired list or ask to be assigned to the Retired Reserve.

Within the Retired Reserve there are three mobilization categories, depending on physical

fitness, age, and date of retirement. A retiree who is not yet 60 years old, or is disabled, will end up in Category 1 or 2. These members are eligible for call up in the event of national emergency or war. Which category they are assigned depends on their physical condition and how critical their skill is. Disabled vets and those over 60 are not free of possible call up. Although placed in Category 3, they are evaluated on a case-by-case basis for recall during a full mobilization. (*Military Times 2002 Handbook for the Guard & Reserve.*)

CERTIFICATE OF APPRECIATION TO DELAWARE VETERANS

In January 1946, Walter W. Bacon, then elected Governor, authorized a state award to those who served in World War II. To honor this commitment to Delaware Veterans, Governor Ruth Ann Minner has announced that the State of Delaware will provide a "Certificate of Appreciation" to all Delaware residents who shall have served honorably in the Armed Forces of the United States during time of peace, conflict or war. To request a "Certificate of Appreciation" the veteran/spouse or next of kin must submit the enclosed application (see page 15) along with a copy of veterans Certificate of Release or Discharge from Active Duty, (DD Form 214). DO NOT SEND ORIGINAL.

HUNTING, TRAPPING AND FISHING LICENSES

The Delaware Commission of Veterans Affairs (DCVA) in cooperation with the Department of Natural Resources and Environmental Control (DNREC), Division of Fish & Wildlife will be issuing Hunting, Trapping and Fishing ID cards for those Delaware veterans and members of the Armed Forces who meet the exceptions to requirements for licensing under Title 7, Chapter 5, Section 502 of the Delaware Code.

- ❑ Any veteran having at least a 60% service-connected disability (certified by the Veterans Administration);

- ❑ Or 65 years or older;
- ❑ Or blind

For more information, please call (302) 739-2792 or (800) 344-9900.

MOBILE VETERANS SERVICE CENTER

Ms. White will be providing services for veterans from the mobile office at the following locations:

OCT 22	Georgetown Service Center
OCT 30	Homecoming - Wilmington
NOV 6	Seaford Service Center
NOV 12	Bethany Beach Town Hall
NOV 13	Laurel Town Hall
NOV 19	Georgetown Service Center
NOV 20	Fenwick Town Hall
NOV 26	Ocean View Town Hall
DEC 3	Bridgeville Town Hall
DEC 4	Bethany Beach Town Hall
DEC 10	Georgetown Service Center
DEC 11	Seaford Service Center
DEC 17	Fenwick Town Hall
DEC 18	Ocean View Town Hall

For more information, contact Ms. White at the Pyle State Service Center, (302) 732-9560.

VETERAN SERVICE OFFICERS

Delaware Commission of Veterans Affairs

(Kent County) – Ms. Melanie E. Bronov - Dover Office - may be reached Monday –Friday, 8:30 AM - 4:30 PM, (302) 739-7447 or (800) 344-9900 (in State). *Please call for an appointment.*

(Sussex County) - Ms. Laurie A. White - Pyle State Service Center located in Roxanna, DE, may be reached Monday-Friday, 8:30 AM - 4:30 PM, (302) 732-9560. *Please call for an appointment.*

American Legion

Robert McBride, Dept. Service Officer, (302) 633-5323, will visit the following posts between 9:00 AM and 1:00 PM on the following dates:

OCT 25	Seaford, Post 6	875-9948
NOV 01	Oak Orchard/Riverdale, Post 28 (8:00-12:00)	945-1673
NOV 08	Dover, Post 2	674-3922
NOV 15	Laurel, Post 19	875-9948

NOV 22	Smyrna, Post 14	378-6329
DEC 06	Oak Orchard/Riverdale, Post 28 (8:00-12:00)	945-1673
DEC 13	Dover, Post 2	674-3922
DEC 20	Laurel, Post 19	875-9948
DEC 27	Smyrna, Post 14	378-6329

Disabled American Veterans (DAV)

Paul Lardizzone, Dept. Service Officer (DAV).

Every Tuesday: DAV Headquarters Building
& Wednesday 183 South Street
(Kent) 8:00-12:00 Camden, DE 19934
(302) 697-9061

Every Thursday: Department of Labor
(Sussex) 8:00-12:00 Div. of Emp & Trng
(302) 856-5230 600 N. DuPont Hwy.
Georgetown, DE 19947

Military Order of the Purple Heart (MOPH)

Richard Magner, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 633-5508.

Paralyzed Veterans of America (PVA)

Darrell Johnson, Sr., National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805, (302) 633-5325 or (302) 633-5392.

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (800) 461-8262 ext. 5326 or (302) 633-5326.

1ST Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Milford VFW	(422-4412)	1:30-4:00 PM

2nd Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Milton VFW	(684-4975)	1:30-4:00 PM

3rd Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Rehoboth VFW	(227-3469)	1:30-4:00 PM

4th Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Seaford VFW	(629-3092)	1:30-4:00 PM

5th Thursday

Dover Armory (741-7516) 8:00-11:00 AM
NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate application process. Kent & Sussex County residents may call 1-800-461-8262 ext 5326. New Castle County residents may call 633-5326.

NOTE: persons desiring assistance at the Thursday-downstate locations should be at the Dover Armory not later than 9:00 AM or at the afternoon locations by 2:00 PM. The Veterans of Foreign Wars (VFW) provides service to veterans and their dependents without respect to veteran service organization affiliation; membership in the VFW is NOT required for service.

**DELAWARE VETERANS
MEMORIAL CEMETERY**

New Castle Co. Section (Bear, DE).....834-8046
Sussex Co. Section (Georgetown, DE).....934-5653

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services
(Regional Office).....1-800-827-1000
VA Hospital Scheduling.....1-800-461-8262
.....302-994-2511
Veterans Outreach Center
(New Castle County).....302-633-5360
(Kent and Sussex Counties).....302-422-8011

RETIREE ACTIVITIES

Retired Activities Office

Lt. Col Ken Smith, USAF (Ret), Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy, Wilmington, DE 19808, (302) 998-5194.

EMPLOYMENT SERVICES

Al Barclift (Wilmington).....302-761-8093
Michael Companion (Wilmington).....302-761-8096
Desiree Young (Newark).....302-453-4350 ext. 218
Mike Wolanski (VA Regional Ofc)...302-633-5492
Steve Flaherty (Dover).....302-739-5473
Charley Roberson (Dover AFB).....302-677-6942
Ron Bythwood (Dover).....302-739-5473
Norris Townsend (Georgetown).....302-856-5230

COMMISSION OF VETERANS AFFAIRS

Commissioners may be reached by calling (800) 344-9900.

Bob Marcinkowski (Chairman).....TROA
Jim Thompson (Vice Chair)...Marine Corps League
Bob Barnett.....Jewish War Veterans
Cornelius "Bill" Carroll.....MOPH
Charles Farrell.....Korean War Veterans
Ruth B. Harden.....WAVES National
George K. Hastings.....MOWW
Richard M. Magner.....AMVETS
Gary "Mo" Morris.....American Legion
Ben Pernol.....Veterans of Foreign Wars
Reese Phillips.....La Societe 40&8
David W. Timberman.....DE/MD PVA
Robert E. Wasson.....Delaware Veterans
George Webb.....Vietnam Veterans of America

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If you are not already on our mailing list and wish to receive this newsletter on continual basis, please provide the following information below: (Articles should be submitted to the Commission Office directly)

NAME/ORGANIZATION_____

STREET_____

CITY _____ STATE _____ ZIP _____

MAIL TO: DELAWARE COMMISSION OF VETERANS AFFAIRS
ROBBINS BUILDING
802 SILVER LAKE BLVD, SUITE 100
DOVER, DE 19904

**DELAWARE COMMISSION OF VETERANS AFFAIRS
APPLICATION FOR CERTIFICATE OF APPRECIATION**

Veterans Name _____
First Middle Last

Address _____
Street City State Zip

Phone: Home _____ **Work** _____

Date Entered Service _____ **Date Separated** _____ **Branch of Service** _____

Date of Birth _____ **Type of Discharge** _____ **Highest Rank Achieved** _____
(only required if requesting rank on certificate)

LEGAL RESIDENT OF THE STATE OF DELAWARE

To meet the legal residency requirement (in addition to honorable military service) the veteran must have been:

- a. A legal resident of Delaware when he or she entered the Armed Forces of the United States; or
- b. A legal resident of Delaware at time of death

Please submit this application and a copy of Certificate of Release or Discharge from Active Duty, (DD-214) to:

Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, DE 19904
Phone: (302) 739-2792 or 1-800 344-9900 (in State only)

Signature of Veteran/spouse or next of kin _____ **Date** _____

Relationship if not veteran _____

NOTE: Please anticipate 4 to 6 weeks in receiving your Certificate

TO BE COMPLETED BY DCVA

____ **Approved** ____ **Pending** ____ **Disapproved**

Name _____ **Date** _____

Title _____

DCVA FORM 20-01-95-04-01

STATE OF DELAWARE

"Serving Delaware's Veterans"

**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904**

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DOVER DE
PERMIT NO 120**

DCVA 20-01-02-02-10-01